

**REMARKS**

In the Office Action dated December 18, 2006, the Examiner rejected claims 13-30 as obvious over the Insurance publication (Department of Labor and Workforce Development, Unemployment Insurance) in view of Burgess (U.S. Patent No. 5,966,693), and rejected claims 31-34 as obvious over Insurance and Burgess further in view of Ando (U.S. Patent Application Publication No. 2002/013717). The Examiner also rejected claim 20 as indefinite.

Although the Applicant's undersigned representative continues to believe these rejections to be incorrect, in order to advance prosecution claim 20 is hereby cancelled, independent claims 13 and 29 are hereby amended, dependent claims 18-20, 22-23, 31 and 34 are cancelled, and other dependent claims are amended. All the amendments are supported by the application as filed, and no new matter has been added. For example, the amendments to the independent claims are supported, among other places, in the specification at pages 13, 21-22, and 27-29. Entry of all amendments is hereby requested. After entry of the amendments, the claims pending are 13-17, 21, 24-30, and 32-33.

As explained in prior responses to Office Actions, the present application describes novel and non-obvious business and financial management methods in which funds paid by a consumer towards an integrated financial product are dynamically allocated between an unemployment insurance vehicle and a savings vehicle. As previously argued, none of the prior art shows or suggests such a combination, and such combination provides many advantages over the prior art. However, in order to advance prosecution, the claims are presently amended to more particularly focus on certain of

such advantageous aspects of the combination which are certainly not shown or suggested by the prior art and which otherwise further distinguish the art.

For example, claims 13 and 29 are amended herein to recite that the allocation of the first portion of the consumer's payment of funds into the integrated financial product is based on, among other things, the consumer's savings behavior in the integrated financial product. Thus, for example, the innovative methodology described and claimed herein allows for a consumer to get a reduction in the premium being paid through the consumer's funds as a result of good savings behavior. This is one advantageous result achievable only through the present invention and not through any combination of the prior art.

As another example, claims 13 and 29 are amended herein to recite that the unemployment insurance vehicle provides for benefits to the consumer during a period of the consumer's unemployment, the benefits including one or more contributions to the defined savings contribution vehicle. Thus, the presently claimed invention allows for synergy through the integrated financial product whereby the unemployment insurance portion may be used specifically to cover the savings portion so that the savings vehicle continues to grow even during periods of the consumer's unemployment. This too is not shown or suggested by any combination of the prior art.

For at least the above reasons, it is respectfully requested that the Examiner withdraw all rejections and allow the pending claims. To expedite prosecution

of this application to allowance, the examiner is invited to call the Applicant's undersigned representative to discuss any issues relating to this application.

Dated: June 18, 2007

THIS CORRESPONDENCE IS BEING  
SUBMITTED ELECTRONICALLY  
THROUGH THE PATENT AND  
TRADEMARK OFFICE EFS FILING  
SYSTEM ON JUNE 18, 2007.

Respectfully submitted,



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